

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Paul Willard et al.

Application No.: 09/802,481

Confirmation No.: 5875

Filed: March 6, 2001

Art Unit: 3692

For: CUSTOMIZED CREDIT OFFER STRATEGY Examiner: N. Subramanian
 BASED ON TERMS SPECIFIED BY AN
 APPLICANT

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Supplemental Information Disclosure Statement is filed before the mailing date of a Final Office Action or Notice of Allowance (37 CFR 1.97(c)). It is being filed at the suggestion of Examiner Subramanian in order to list on Form PTO/SB/08 related patents and applications identified in a prior supplemental information disclosure statement. The opportunity is also being taken to supply copies of the pleadings in the actions referenced in the previously filed information disclosure statement, as well as certain recent Office actions and responses in the pending, related applications.

Applicant has not submitted copies of each cited U.S. patent and published U.S. patent application in accordance with 37 CFR 1.98(a)(2). Applicant submits herewith copies of

any cited non-patent documents (including unpublished patent applications) and foreign patent documents in accordance with 37 CFR 1.98(a)(2).

In accordance with 37 CFR 1.97(g), the filing of this Supplemental Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing of this Supplemental Information Disclosure Statement shall not be construed to be an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

It is submitted that the Supplemental Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

Applicants are paying the \$180.00 fee as set forth in 37 CFR 1.17(p) via credit card at the time of electronic filing of this paper. The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 07-0153, under Ref. No. 132538-1014.

Dated: January 30, 2009

Respectfully submitted,

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